

FILED
6/30/23 10:51 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
CODY D. KRALL / DANA L. KRALL,) Case No. 23-20771-GLT
)
) Chapter 13
Debtor(s).)
X Related to Docket No. 29

ORDER OF COURT
(Check Boxes That Apply)

☒ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:
4/23/23
☐ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate _____
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$1,674 effective 6/23.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$1,735, beginning 7/23. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☒ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- _____
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- _____

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
-
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-
- ☒ K. Additional Terms and Conditions:
- ◆ One Main Financial Group LLC CL. #11 to be paid per the plan pending the outcome of the 506 to be filed by the debtor. [PER INTERIM]
 - ◆ No payments to Regional Acceptance Corp CL. #8 as vehicle has been surrendered. [PER INTERIM]
 - ◆ To the extent Plan is confirmed pre-bar date and/or before the completion of any contemplated litigation and/or LMP, creditors will be paid per plan (or as superseded by this Confirmation Order or other Order of Court) pending the bar date or completion of the litigation / LMP. Debtor is responsible to review all proofs of claims as filed and to take such action(s), including plan modification, as is necessary (including payment increase for 100% plans) to address any claims and/or to address the resolution of any contemplated litigation or LMP or other subsequent events that will affect the adequacy of plan funding.

**All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of

claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be

allowed or paid.


E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: June 30, 2023



Gregory J. Taddonio, Chief Judge
United States Bankruptcy Court

cc: All Parties in Interest to be served by Clerk

Case Administrator to serve: Debtor, Counsel for Debtor and Trustee

In re:
Cody D. Krall
Dana L. Krall
Debtors

Case No. 23-20771-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 30, 2023

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Cody D. Krall, Dana L. Krall, 712 Armstrong Ave., Apollo, PA 15613-2217
15589621	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, New York, NY 10106
15589643	+ Union Home Mortgage Co, Po Box 77404, Ewing, NJ 08628-6404

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 30 2023 23:55:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15589591	+ Email/Text: ally@ebn.phinsolutions.com	Jun 30 2023 23:55:00	Ally, 200 Renaissance Ctr #B0, Detroit, MI 48243-1300
15610785	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 30 2023 23:58:56	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15589593	+ Email/Text: ally@ebn.phinsolutions.com	Jun 30 2023 23:55:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
15589592	+ Email/Text: ally@ebn.phinsolutions.com	Jun 30 2023 23:55:00	Ally Financial, Inc, P.o. Box 380901, Bloomington, MN 55438-0901
15589596	+ Email/Text: bk@avant.com	Jun 30 2023 23:56:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
15589594	+ Email/Text: bk@avant.com	Jun 30 2023 23:56:00	Avant/WebBank, 222 W Merchandise Mart Plaza, Chicago, IL 60654-1103
15589604	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 30 2023 23:56:00	CB Indigo /GF, PO Box 4499, Beaverton, OR 97076-4499
15589601	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 30 2023 23:59:05	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15589598	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 30 2023 23:58:56	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15594095	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 30 2023 23:58:56	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15611644	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 30 2023 23:55:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
15589606	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 30 2023 23:56:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2609

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15589605	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 30 2023 23:56:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
15589607	+ Email/Text: bankruptcydepartment@tsico.com	Jun 30 2023 23:56:00	Eos Cca, Po Box 981008, Boston, MA 02298-1008
15589609	+ Email/Text: bankruptcydepartment@tsico.com	Jun 30 2023 23:56:00	Eos Cca, Attn: Bankruptcy, P.O. Box 329, Norwell, MA 02061-0329
15589612	Email/Text: BNBLAZE@capitalsvcs.com	Jun 30 2023 23:55:00	First Savings Bank/Blaze, 500 E. 60th Street, Sioux Falls, SD 57104
15589613	Email/Text: BNBLAZE@capitalsvcs.com	Jun 30 2023 23:55:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
15589614	^ MEBN	Jun 30 2023 23:52:17	FSB Blaze, 5501 Broadband Ln, Sioux Falls, SD 57108-2253
15589611	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 30 2023 23:56:00	Feb Destiny/ GF, 15220 NW Greenbrier pkwy, Beaverton, OR 97006-5744
15589616	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 30 2023 23:56:00	Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15589615	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 30 2023 23:56:00	Genesis FS Card, Po Box 4499, Beaverton, OR 97076-4499
15589618	+ Email/Text: bankruptcy.notices@hdfsi.com	Jun 30 2023 23:56:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
15589617	+ Email/Text: bankruptcy.notices@hdfsi.com	Jun 30 2023 23:56:00	Harley Davidson Financial, 3850 Arrowhead Drive, Carson City, NV 89706-2016
15598159	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Jun 30 2023 23:55:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15610646	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 30 2023 23:56:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15589619	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 30 2023 23:56:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15589620	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 30 2023 23:56:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15593952	Email/PDF: resurgentbknofications@resurgent.com	Jun 30 2023 23:59:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15589623	+ Email/Text: bankruptcy@marinerfinance.com	Jun 30 2023 23:55:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15589622	+ Email/Text: bankruptcy@marinerfinance.com	Jun 30 2023 23:55:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15606212	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 30 2023 23:56:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15589626	+ Email/PDF: cbp@omf.com	Jul 01 2023 00:16:12	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15589624	+ Email/PDF: cbp@omf.com	Jul 01 2023 00:15:59	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15607212	Email/Text: perituspendrick@perituservices.com	Jun 30 2023 23:55:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15600335	+ Email/Text: ebnpeoples@grblaw.com	Jun 30 2023 23:55:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15589627	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jul 01 2023 00:16:00	Regional Acceptance Corp, 1424 East Fire Tower Road, Greenville, NC 27858-4105
15589628	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM		

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		Jul 01 2023 00:16:00	Regional Acceptance Corp, Attn: Bankruptcy, 1424 East Fire Tower Road, Greenville, NC 27858-4105
15597215	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jul 01 2023 00:16:00	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
15589629	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jul 01 2023 00:16:00	Regional Finance Corp, 550 Ohio Pike Unit F, Cincinnati, OH 45255-3472
15589634	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 30 2023 23:59:02	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15589630	Email/PDF: resurgentbknofications@resurgent.com	Jul 01 2023 00:16:15	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
15589641	Email/Text: bankruptcy@springoakscapital.com	Jun 30 2023 23:55:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
15589639	Email/Text: bankruptcy@springoakscapital.com	Jun 30 2023 23:55:00	Spring Oaks Capital, Llc, P.o. Box 1216, Chesapeake, VA 23327
15589638	+ Email/Text: bankruptcy@sw-credit.com	Jun 30 2023 23:56:00	Southwest Credit Systems, 4120 International, Suite 100, Carrollton, TX 75007-1958
15609714	Email/Text: bankruptcy@springoakscapital.com	Jun 30 2023 23:55:00	Spring Oaks Capital SPV, LLC, P. O. Box 1216, Chesapeake, VA 23327-1216
15589644	Email/Text: bankruptcydept@uhm.com	Jun 30 2023 23:55:00	Union Home Mortgage Co, 8241 Dow Cir, Strongsville, OH 44136
15610327	Email/Text: BNCnotices@dcmservices.com	Jun 30 2023 23:56:00	UPMC HEALTH SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15593499	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jun 30 2023 23:59:05	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
15589645	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jun 30 2023 23:58:56	Wells Fargo Dealer Services, Po Box 71092, Charlotte, NC 28272-1092
15589646	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jun 30 2023 23:58:56	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
15610410	+ Email/Text: bncmail@w-legal.com	Jun 30 2023 23:56:00	eMoneyUSA Holdings, LLC, c/o Weinstein & Riley, PS, 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CARRINGTON MORTGAGE SERVICES, LLC
cr		Harley-Davidson Credit Corp.
cr		UNION HOME MORTGAGE CORP.
cr	*+	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15589597	*+	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
15589595	*+	Avant/WebBank, 222 W Merchandise Mart Plaza, Chicago, IL 60654-1103
15589602	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15589603	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15589599	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15589600	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15589608	*+	Eos Cca, Po Box 981008, Boston, MA 02298-1008
15589610	*+	Eos Cca, Attn: Bankruptcy, P.O. Box 329, Norwell, MA 02061-0329
15606911	*+	Mariner Finance LLC., 8211 Town Center Dr, Nottingham, MD 21236-5904
15589625	*+	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15589635	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15589636	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497

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15589637	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15589631	*	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
15589632	*	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
15589633	*	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
15589642	*P++	SPRING OAKS CAPITAL LLC, 1400 CROSSWAYS BLVD STE 100B, CHESAPEAKE VA 23320-0207, address filed with court:, Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
15589640	*P++	SPRING OAKS CAPITAL LLC, 1400 CROSSWAYS BLVD STE 100B, CHESAPEAKE VA 23320-0207, address filed with court:, Spring Oaks Capital, Llc, P.o. Box 1216, Chesapeake, VA 23327

TOTAL: 3 Undeliverable, 19 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor UNION HOME MORTGAGE CORP. bnicholas@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Kenneth Steidl	on behalf of Debtor Cody D. Krall julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com;awerkmeister@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Dana L. Krall julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com;awerkmeister@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Harley-Davidson Credit Corp. kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8